

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA  
WILKES-BARRE DIVISION

In re:	§	Case No. 5:18-bk-04128-RNO
Marte-Tavera, Francia Maribel	§	
	§	
	§	
	§	
Debtors(s)	§	

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NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that William G. Schwab, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of the Court  
274 Max Rosenn U.S. Courthouse  
197 South Main Street  
Wilkes-Barre, PA 18701

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, together with a request for a hearing and serve a copy of both upon the trustee, any party whose application is being challenged and the United States Trustee. If no objections are filed, the Court will act on the fee applications and the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 12/03/2019

By : /s/ William G.Schwab

Trustee

William G. Schwab  
811-1 Blakeslee Blvd Drive East  
Lehighton, PA 18235

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA  
WILKES-BARRE DIVISION

In re: §  
Marte-Tavera, Francia Maribel § Case No. 5:18-bk-04128-RNO  
§  
§  
§  
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Debtors(s) §

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SUMMARY OF TRUSTEE'S FINAL REPORT AND  
APPLICATION FOR COMPENSATION

The Final Report shows receipts of \$ 3,521.75  
and approved disbursements of \$  
leaving a balance on hand of: \$ 3,521.75

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees: William G. Schwab, Trustee	\$ 880.44	\$ 0.00	\$ 880.44
Total to be paid for chapter 7 administrative expenses			\$ 880.44
Remaining Balance			\$ 2,641.31

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed Priority Claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$11,795.67 have been allowed and will be paid pro rata

only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 22.4 %, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
00001	Cavalry SPV I, LLC	\$ 709.37	\$ 0.00	\$ 158.85
00002	Quantum3 Group LLC as agent for	\$ 1,330.57	\$ 0.00	\$ 297.95
00003	Capital One Bank (USA), N.A. by	\$ 389.21	\$ 0.00	\$ 87.16
00004	OneMain	\$ 7,052.71	\$ 0.00	\$ 1,579.26
00005	MERRICK BANK Resurgent Capital	\$ 746.55	\$ 0.00	\$ 167.16
00006	LVNV Funding, LLC Resurgent Capital	\$ 1,095.24	\$ 0.00	\$ 245.24
00007	JPMorgan Chase Bank, N.A. s/b/m/t	\$ 472.02	\$ 0.00	\$ 105.69

Total to be paid to timely general unsecured creditors \$ 2,641.31

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 %, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 %, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/ William G.Schwab  
Trustee

William G. Schwab  
811-1 Blakeslee Blvd Drive East  
Lehighton, PA 18235

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.



UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: FRANCIA MARIBEL MARTE TAVERA

CASE NO: 18-04128-RNO

**DECLARATION OF MAILING  
CERTIFICATE OF SERVICE**

Chapter: 7

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On 12/3/2019, I did cause a copy of the following documents, described below,  
Notice of Final Report (NFR)

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing matrix exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R. Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 12/3/2019

/s/ William G. Schwab  
William G. Schwab 23081  
William G. Schwab & Associates  
811-1 Blakeslee Blvd Drive East  
Lehigh, PA 18235  
610 377 5200

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: FRANCIA MARIBEL MARTE TAVERA

CASE NO: 18-04128-RNO

**CERTIFICATE OF SERVICE  
DECLARATION OF MAILING**

Chapter: 7

On 12/3/2019, a copy of the following documents, described below,  
Notice of Final Report (NFR)

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing matrix exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document (s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 12/3/2019



Jay S. Jump  
BK Attorney Services, LLC  
d/b/a certificateofservice.com, for  
William G. Schwab  
William G. Schwab & Associates  
811-1 Blakeslee Blvd Drive East  
Lehighton, PA 18235

PARTIES DESIGNATED AS "EXCLUDE" WERE NOT SERVED VIA USPS FIRST CLASS MAIL  
PARTIES WITH A "+", AND DESIGNATED AS "CM/ECF E-SERVICE" RECEIVED ELECTRONIC NOTICE THROUGH THE CM/ECF SYSTEM

CASE INFO  
LABEL MATRIX FOR LOCAL NOTICING  
03145  
CASE 5-18-BK-04128-RNO  
MIDDLE DISTRICT OF PENNSYLVANIA  
WILKES-BARRE  
TUE DEC 3 15-11-28 EST 2019

CAPITAL ONE BANK USA NA  
BY AMERICAN INFOSOURCE AS AGENT  
PO BOX 71083  
CHARLOTTE NC 28272-1083

CHASE CARD  
PO BOX 15298  
WILMINGTON DE 19850-5298

DIRECTV ATT  
PO BOX 11732  
NEWARK NJ 07101-4732

JPMORGAN CHASE BANK NA  
SBMT CHASE BANK USA NA  
JPMC  
CO NATIONAL BANKRUPTCY SERVICES LLC  
PO BOX 9013  
ADDISON TEXAS 75001-9013

DEBTOR  
FRANCIA MARIBEL MARTE TAVERA  
981 N JAMES STREET  
HAZLETON PA 18201-1732

ONEMAIN  
PO BOX 1010  
EVANSVILLE IN 47706-1010

QUANTUM3 GROUP LLC AS AGENT FOR  
MOMA TRUST LLC  
PO BOX 788  
KIRKLAND WA 98083-0788

WILLIAM G SCHWAB ASSOCIATES  
811 BLAKESLEE BLVD DRIVE EAST  
PO BOX 56  
LEHIGHTON PA 18235-0056

SAMS CLUBS INCORPORATED  
PO BOX 530942  
ATLANTA GA 30353-0942

ONEMAIN  
PO BOX 3251  
EVANSVILLE IN 47731-3251

MERRICK BANK  
PO BOX 9201  
OLD BETHPAGE NY 11804-9001

MR COOPER  
8950 CYPRESS WATERS BLVD  
DALLAS TX 75019-4620

MERRICK BANK  
RESURGENT CAPITAL SERVICES  
PO BOX 10368  
GREENVILLE SC 29603-0368

IC SYSTEM INC  
PO BOX 64378  
SAINT PAUL MN 55164-0378

CREDIT ONE BANK  
PO BOX 98873  
LAS VEGAS NV 89193-8873

CAPITAL ONE  
PO BOX 30285  
SALT LAKE CITY UT 84130-0285

CAVALRY SPV I LLC  
500 SUMMIT LAKE DRIVE STE 400  
VALHALLA NY 10595-2321

WILLIAM G SCHWAB AND ASSOCIATES  
811 BLAKESLEE BLVD DRIVE EAST  
PO BOX 56  
LEHIGHTON PA 18235-0056

PRA RECEIVABLES MANAGEMENT LLC  
PO BOX 41021  
NORFOLK VA 23541-1021

THDCBNA  
CCS GRAY OPS CENTER  
PO BOX 6497  
SIOUX FALLS SD 57117-6497

PARTIES DESIGNATED AS "EXCLUDE" WERE NOT SERVED VIA USPS FIRST CLASS MAIL  
PARTIES WITH A '+' AND DESIGNATED AS "CM/ECF E-SERVICE" RECEIVED ELECTRONIC NOTICE THROUGH THE CM/ECF SYSTEM

UNITED STATES TRUSTEE  
228 WALNUT STREET SUITE 1190  
HARRISBURG PA 17101-1722

KEVIN M WALSH  
297299 PIERCE STREET  
KINGSTON PA 18704-5147

JAMES WARMBRODT  
701 MARKET STREET SUITE 5000  
PHILADELPHIA PA 19106-1541